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/James A. Collins/

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June 9, 2010

Date of Signature & Date of Transmission

**Attorney Docket No. 12654/33**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	Alan R. Bauer et al.	)	
		)	Examiner: Teresa Woods
		)	
Serial Number:	10/764,076	)	Group Art Unit: 3686
		)	
		)	Confirmation No.: 7997
Title:	MONITORING SYSTEM FOR	)	
	DETERMINING AND	)	
	COMMUNICATING A COST OF	)	
	INSURANCE	)	

**RESPONSE AND REQUEST FOR RECONSIDERATION**

Mail Stop: Amendments  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner Woods:

In response to the Office Action mailed on December 23, 2009, please enter the following Response and Request for Reconsideration.

The status of the claims begins on page 2.

Remarks begin on page 21.